

Fig. 1

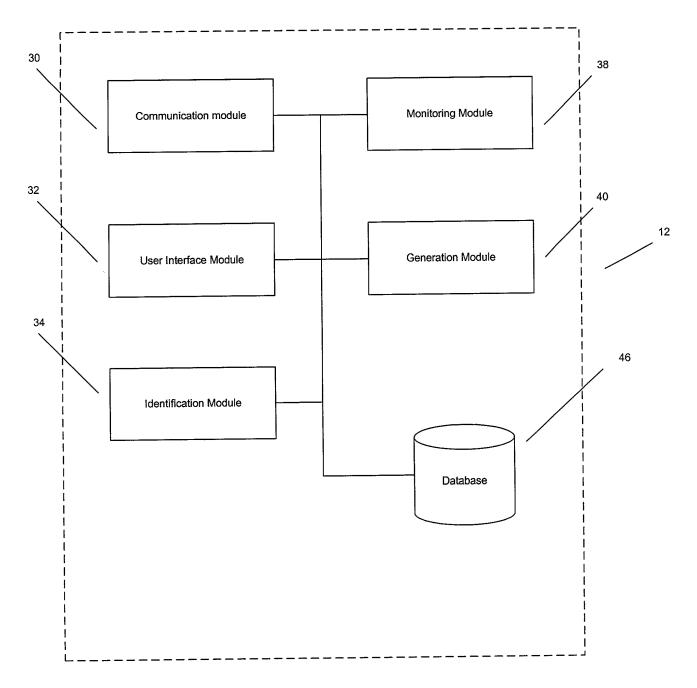


Fig. 2

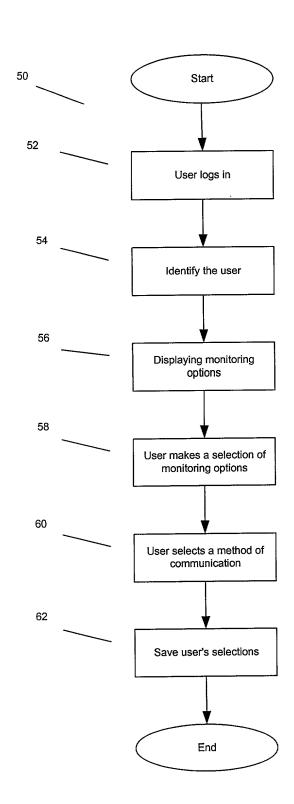


Fig. 3

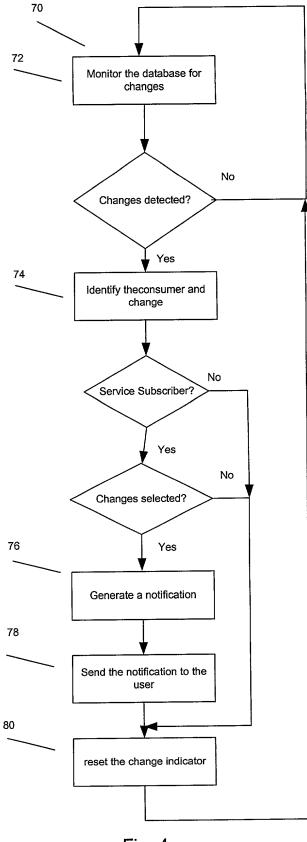


Fig. 4

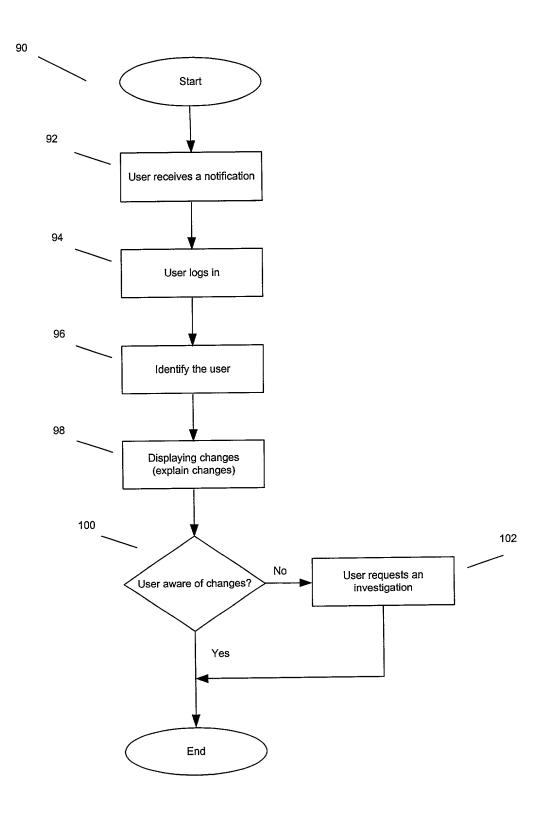
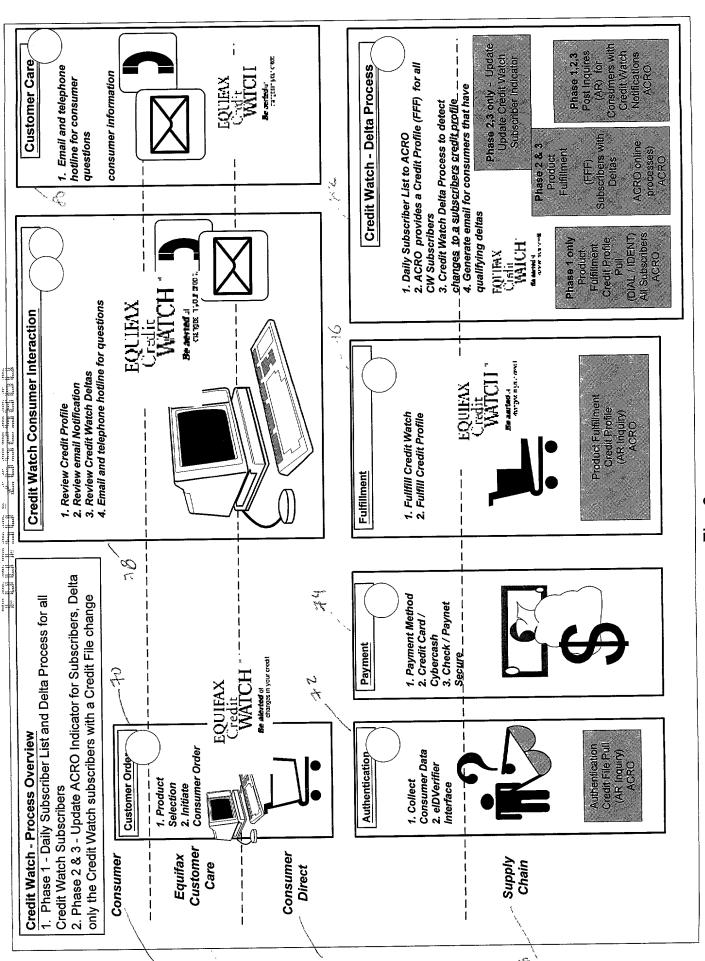


Fig. 5



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Fig. 6

Credit Watch - I	Credit Watch - Phase 1 - Process Detail	Detail Watch Subscribers	Credit Watch Consumer Interaction	ction	Customer Care	er Care
2. ACRO provide 3. Consumer Cre	2. ACRO provides files for all Credit Watch Subscribers 3. Consumer Credit Profile Touches are Highlighed	Watch Subscribers are Highlighed	13. Product		6	
Consumer	Customer Order 1. Product Order & Fuffillment		Review Credit Watch Credit Profile Notifications	19. Receive Notification Email	ZZ. Co	Zz. Consumer Questions
Equifax Customer Care	 	 			23. Rec Respond to Inquire 1. Hotline 2. email 3. Support	23. Receive and Respond to Consumer Inquiries 1. Hotline 2. email 3. Support Application
Consumer Direct	2. Product		12. Present Credit Profile	21. Present Credit Watch Notifications	24. Consi Support Review	24. Consumer Direct Support Application Review / Cancel
	Authentication	Payment	Fulfillment			
			9. Product Fulfillment	C	Credit Watch - Delta Process	sesso
	3. Authentication	6. Payment Method	ESN - Credit Watch ECP - CW Credit Profile (6 free) 3CP - CE Credit Profile (at cost)	14. Sut	14. Create Daily Subscriber List No	18. Create and Deliver CW Email Notifications
Supply Chain	A. Authentication eIDVerifier Authentication	7. Payment Method Paynet Secure	10. Product Fulfillment Credit Profile ACIS 11. Product Fulfillment	₩. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Credit V	ass 17. Post Inguires (AR)
	Credit File Pull (AR Inquiry) ACRO	Cybercash	Credit Profile (AR inquity) ACRO	Org All S	Credit Profile for C Pull (DIAL / IDENT) All Subscribers ACRO	for Consumers with Credit Watch Notifications ACRO

Fig. 7

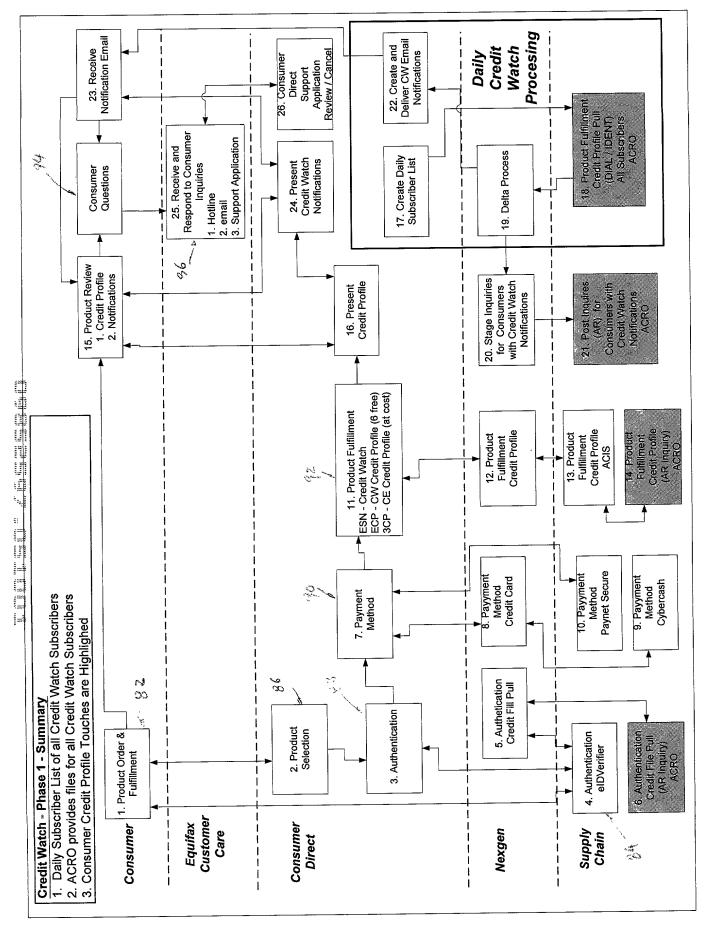


Fig. 8

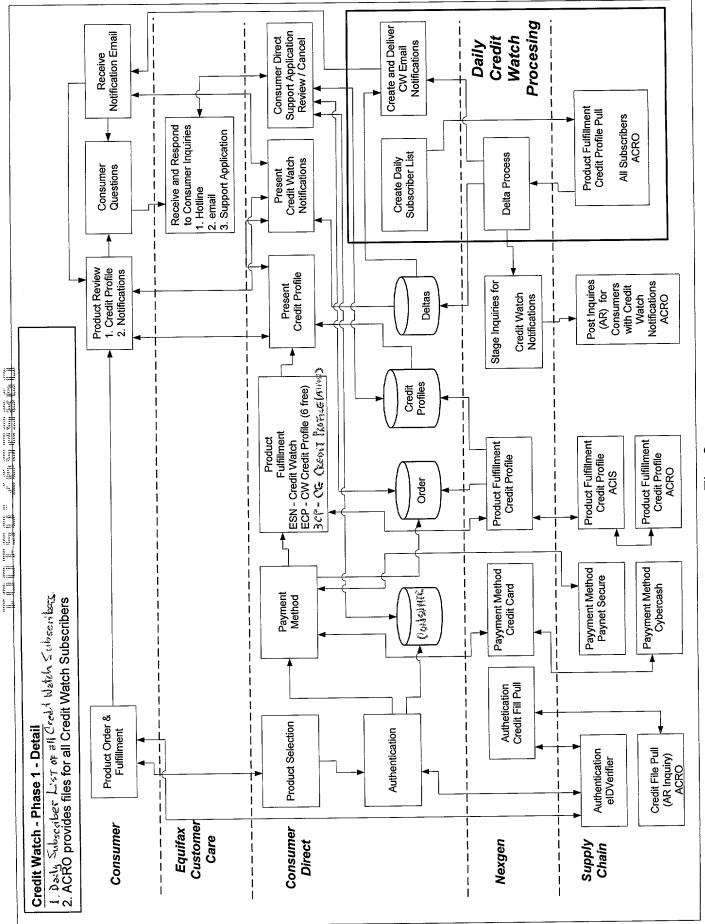


Fig. 9

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Fig. 10

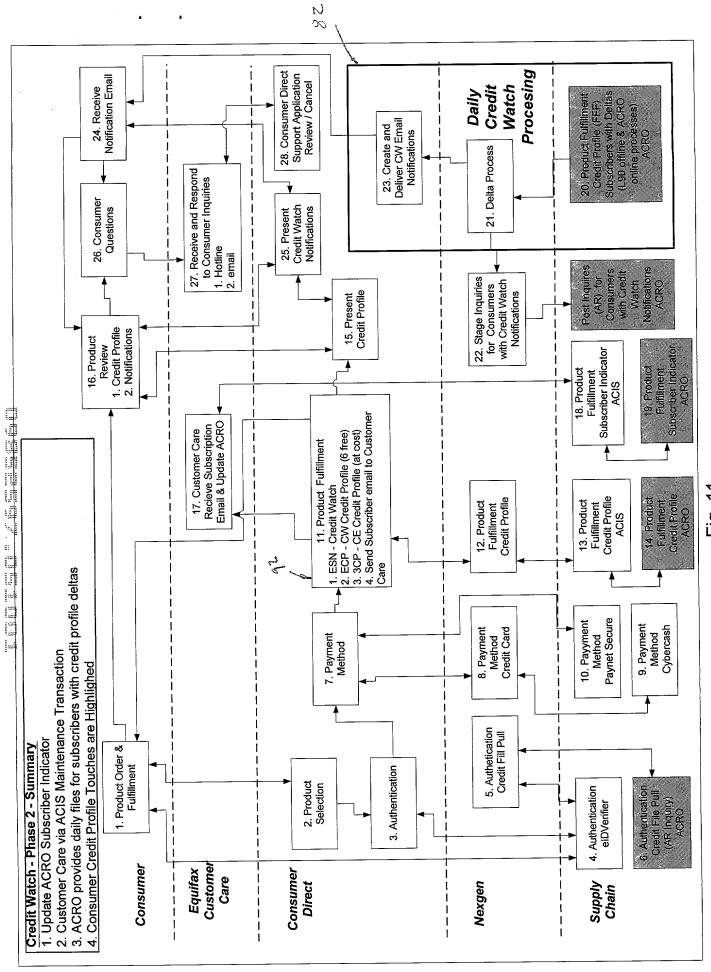


Fig. 11

Fig. 12

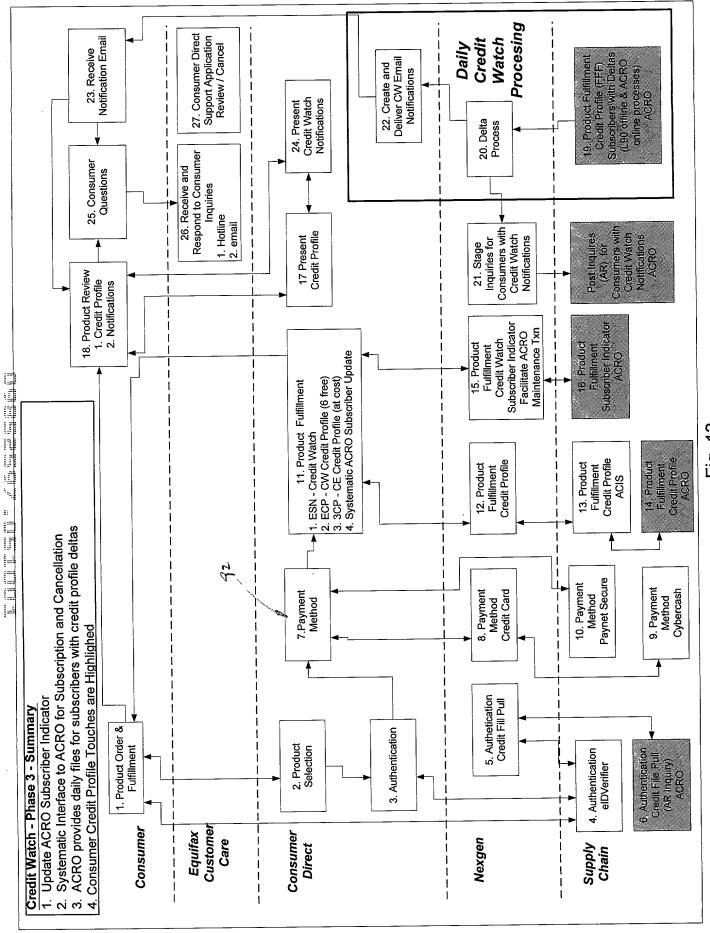


Fig. 13

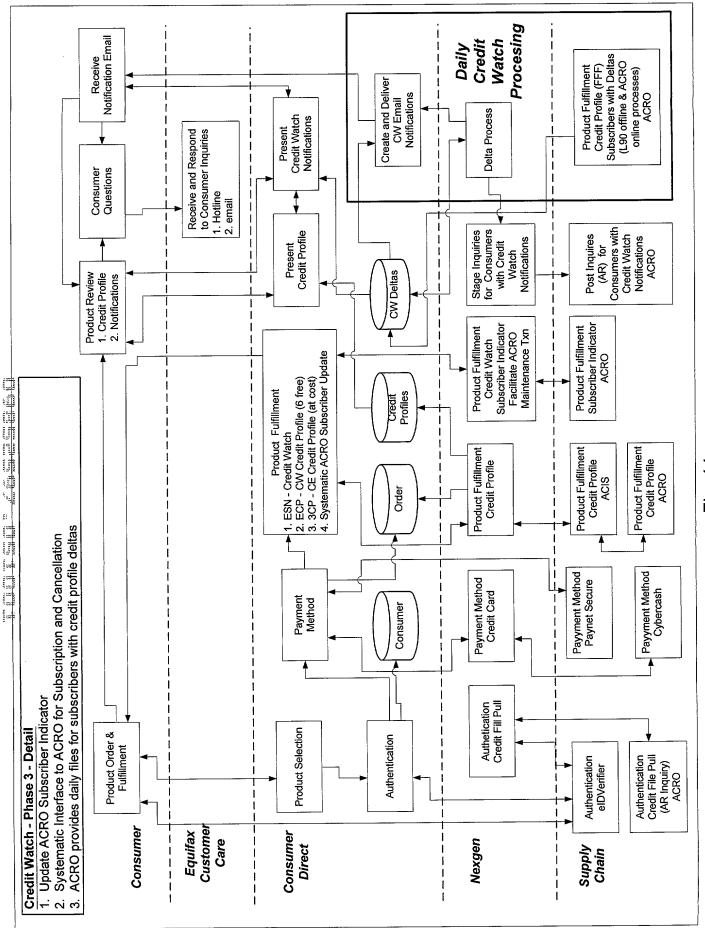


Fig. 14

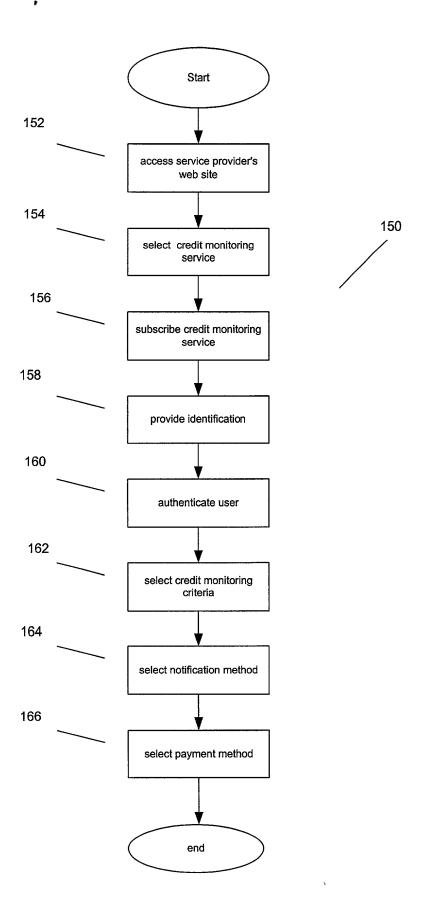


Fig. 15